

**Information to identify the case:**

Debtor 1	Josephine Thompson		Social Security number or ITIN xxx-xx-3165
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 19-19730-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Josephine Thompson

6/5/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Josephine Thompson  
 Debtor

Case No. 19-19730-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

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 Total Noticed: 29

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db Josephine Thompson, 2815 Berkley St, Camden, NJ 08105-2827  
 cr City of Camden Department of Revenue & Collections, c/o Office of the City Attorney,  
 City Hall, 4th Floor, Suite 419, Camden, NJ 08101-5120  
 518242445 +CCMUA, 1645 Ferry Ave, Camden, NJ 08104-1360  
 518242446 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120  
 518419820 +City of Camden, Dept. of Revenue of Collections, c/o Office of the City Attorney,  
 520 Market Street, Suite 419, Camden, NJ 08102-1300  
 518242447 City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747  
 518242451 Mattleman, Weinroth & Miller, PC, 401 Marlton Pike E Ste 100, Cherry Hill, NJ 08034-2410  
 518364083 +PNC BANK, NATIONAL ASSOCIATION, P.O. XOX 94982, CLEVELAND, OH 44101-4982  
 518352235 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
 518242452 PNC Bank, N.A., PO Box 1820, Dayton, OH 45401-1820  
 518263216 +Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jun 06 2020 06:03:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: AISACG.COM Jun 06 2020 06:08:00 Exeter Finance, LLC, 4515 N Santa Fe Ave. Dept. APS,  
 Oklahoma City, OK 73118-7901  
 518242444 EDI: BANKAMER.COM Jun 06 2020 06:08:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 518334259 +EDI: AIS.COM Jun 06 2020 06:03:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 518242448 EDI: DCI.COM Jun 06 2020 06:08:00 Diversified Consultnts, PO Box 551268,  
 Jacksonville, FL 32255-1268  
 518242449 E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jun 06 2020 03:26:31 Exeter Finance Corp.,  
 PO Box 166008, Irving, TX 75016-6008  
 518266860 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jun 06 2020 03:26:31 Exeter Finance LLC,  
 P.O. Box 167399, Irving, TX 75016-7399  
 518249073 +EDI: AISACG.COM Jun 06 2020 06:08:00 Exeter Finance LLC, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 518242450 EDI: JEFFERSONCAP.COM Jun 06 2020 06:03:00 Jefferson Capital System, 16 McLeland Rd,  
 Saint Cloud, MN 56303-2198  
 518330224 EDI: JEFFERSONCAP.COM Jun 06 2020 06:03:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 518363127 EDI: PRA.COM Jun 06 2020 06:03:00 Portfolio Recovery Associates, LLC, c/o Amazon,  
 POB 41067, Norfolk VA 23541  
 518262523 +EDI: DRIV.COM Jun 06 2020 06:03:00 SANTANDER CONSUMER USA, P.O. Box 560284,  
 Dallas, TX 75356-0284  
 518242453 EDI: DRIV.COM Jun 06 2020 06:03:00 Santander Consumer USA, PO Box 961245,  
 Fort Worth, TX 76161-0244  
 518243920 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518242454 EDI: VERIZONCOMB.COM Jun 06 2020 06:03:00 Verizon, PO Box 5029,  
 Wallingford, CT 06492-7529  
 518350406 +EDI: AIS.COM Jun 06 2020 06:03:00 Verizon, by American InfoSource as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 518363784\* +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,  
bthomas@ecf.axosfs.com  
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jason Brett Schwartz on behalf of Creditor Exeter Finance, LLC jschwartz@mesterschwartz.com  
Michelle Banks-Spearman on behalf of Creditor City of Camden Department of Revenue &  
Collections MiSpearM@ci.camden.nj.us,  
NaHarvey@ci.camden.nj.us;LyLaracu@ci.camden.nj.us;ElRedmer@ci.camden.nj.us  
R. A. Lebron on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association.,  
rsolarz@kmllawgroup.com  
Tamika Nicole Wyche on behalf of Debtor Josephine Thompson daviddanielslaw@gmail.com,  
G30609@notify.cincompass.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9